



STEVEN HOROWITZ

COUNSELOR AT LAW
295 MADISON AVENUE
SUITE 700
NEW YORK, NEW YORK 10017

REGISTERED TO PRACTICE BEFORE
U.S. PATENT & TRADEMARK OFFICE

Serial Number: 10/075,033

Filed: February 11, 2002

Applicant: Alvin Koningsberg

Title: Method of Operating a Savings Plan for Health Care Services

Group Art Unit: 2161

RECEIVED

JAN 22 2003

GROUP 3600

TELEPHONE (212) 867-6800

FACSIMILE (212) 685-6862

January 13, 2003

Information Disclosure Statement

Commissioner of Patents and Trademarks
Washington, D.C. 20231

Dear Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Below are comments on these references pursuant to Rule 98:

U.S. Patent No. 5,301,105 to Cummings, Jr. discloses a fully integrated and comprehensive health care system that includes the integrated interconnection and interaction of the patient, health care provider, bank or other financial institution, insurance company, utilization reviewer and employer so as to include within a single system each of the essential participants to provide patients with complete and comprehensive pre-treatment, treatment and post-treatment health care and predetermined financial support therefor.

U.S. Patent No. 5,915,241 to Giannini discloses a system for encoding and encompassing healthcare provider billing, more particularly, a computer assisted network for encoding, documenting and processing claims for payment of specific procedures by

File 2161
Anne
Walden
#2/11/03
1/27/03

alternative therapy providers, grouped geographically and by specialty.

U.S. Patent No. 5,964,700 to Tallman, et al. discloses a medical network management system (NMS), health plan beneficiaries access a team of health care professionals over the telephone to help them assess their health needs and select appropriate care.

U.S. Patent No. 6,012,035 to Freeman Jr., et al. discloses the effectuation of a health care provision agency cooperative function that is established through a communication network linking all the various entities of the cooperative.

U.S. Patent No. 6,108,641 to Kenna, et al. discloses a computer system for managing a plurality of accounts, each of the accounts being separated into a master account and at least one subaccount being a medical savings account (MSA).

U.S. Patent No. 6,208,973 to Boyer, et al. discloses a point of service third party adjudicated payment system and method which provides for the creation of an adjudicated settlement transaction at a point of service which designates the portion of the service to be paid by the third party payor and the portion to be paid by the customer.

U.S. Patent No. 6,266,648 to Baker, III discloses a computer system and method for permitting a consumer to more effectively make use of a variety of available benefits from a plurality of goods and service providers, wherein the benefits are offered specifically to those consumers having an association with one or more enabling organizations.

U.S. Patent No. 6,014,629 to Debruin-Ashton, a directory of

group physicians for a health care provider service is disclosed in which the directory is tailored to a particular customer of the provider service.

An AmeriPlan USA Corporation brochure discloses a dental referral organization that offers memberships in its discount dental plan.

A savings plan for health care services operated under the name MediSaver does not have a monthly fee.

None of these items discloses a method of operating a health care services plan without a monthly fee that highlight a savings wherein data is entered, published and updated on the plan owner's advertised web site identifying the health care provider entities for each medical specialty, the provider's regular price and discounted price for each treatment type of health care service and the service fee percentage charged by the plan and wherein users access the data, select health care provider, present plan cards to the selected entities and receive health care and wherein the plan bills the user the regular price, issues a credit for the savings difference and bills separately for the administrative charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference and wherein billing is electronic and triggered when the health care provider bills the plan by computer and the plan electronically bills the health care consumer's credit card.

Respectfully,



Steven Horowitz, Reg. No. 31,768

ATTY. DOCKET NO.
Health Care SVCS
Savings Plan

SERIAL NO.

10/075,033

O I P E
LIST OF PRIOR ART CITED BY APPLICANT
JAN 17 2003
(use several sheets if necessary)

APPLICANT Alvin Koningsberg

FILING DATE

02/11/02

GROUP

2161

U.S. PATENT DOCUMENTS

EXAMINER'S INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AA	5301105	04/94	Cummings, Jr.	364	401	
AB	5915241	06/99	Giannini	705	2	
AC	5964700	10/99	Tallman, et al.	1600	300	
AD	6012035	01/00	Freeman, Jr., et al.	705	2	
AE	6014629	01/00	DeBruin-Ashton	705	2	
AF	6108641	08/00	Kenna, et al.	705	35	
AG	6208973	03/01	Boyer, et al.	705	2	
AH	6266648	07/01	Baker, III	705	14	JAN 22 2003
AI						
AJ						
AK						

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES
AL						
AM						

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	USA Corporation AmeriPlan Dental Care Brochure Health Care Savings Plan Operated under the name Medisaver - www.medisaver.com
AS	

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

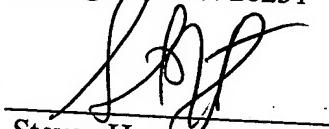
BEST AVAILABLE COPY



CERTIFICATE OF MAILING

I hereby certify that on the 13th day of January, 2003, in connection with patent application no. 10/075,033 for an invention entitled Method of Operating a Savings Plan for Health Care Services, I deposited : (i) 3 pages of an Information Disclosure Statement (ii) form PTO-1449 (iii) copies of prior art references (iv) this Certificate of Mailing and (v) an Acknowledgment postcard with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the address below:

Assistant Commissioner for Patents
Box No Fee
Washington, D.C. 20231


Steven Horowitz
Registration No. 31,768
295 Madison Avenue, Suite 700
New York, New York 10017
212-867-6800

Dated: Jan. 13, 2003

RECEIVED
JAN 22 2003
GROUP 3600